

METHOD OF INCREASING A REALIZED PORTION OF PERIODICALLY-PAID
MONETARY PAYMENTS

ABSTRACT OF THE DISCLOSURE

5 A method of increasing a realized portion of a plurality of monetary payments includes:
creating a deferred income account; identifying a payout amount; receiving into the deferred
income account a deferred portion of a first one of the plurality of monetary payments; after
receiving the deferred portion of the first one of the plurality of monetary payments, optionally
deducting an expense amount from the deferred income account; after receiving the deferred
10 portion of the first one of the plurality of monetary payments, providing a first portion of the
deferred income account for obtaining the payout amount; and repeating the receiving and
deducting steps for subsequent ones of the plurality of monetary payments. After an occurrence
of a qualifying event, the payout amount and a balance of the deferred income account are
distributed to one or more qualifying recipients.